NEW HORIZONS

York County Area Agency on Aging

Volume 23, NO. 3 Fall 2016

Telephone:

(717) 771-9610 or 1-800-632-9073

Email:

aging@yorkcountypa.gov

Website:

www.ycaaa.org



President CommissionerSusan P. Byrnes

Vice President Commissioner
Doug Hoke

Commissioner Christopher B. Reilly

Inside This Issue . . .

From the Director
Falls Prevention Awareness Day 3
Preventing Falls at Home: A Home
Safety Checklist 4 & 5
Additional Opportunities for Fruit and
Vegetable Vouchers6
Coming SoonMedicare's Annual
Open Enrollment
Help Will be Available in Your
Community8
Medicare Terms Your Should Know 9
You're Invited to a Community
Discussion
Be Fire Safe!
Vaccines You Need As You Get Older 12
Don't Be Blue With the Flu
Seeing It From the Other Side
York County Senior Centers 15
Handling and Preparing Food Safely 16

What You Need to Know About Medicare Open Enrollment

Medicare's annual open enrollment period begins on October 15 and runs through December 7. During this period, all Medicare beneficiaries are free to select new plans for the upcoming calendar year. Changes made during this year's open enrollment will take effect January 1, 2017. The terms and costs of Medicare Advantage plans and Medicare Prescription Drug plans change so much each year that many millions of beneficiaries could save a lot of money and improve their health coverage by picking new plans. Yet, Medicare is so complicated that most beneficiaries do nothing during open enrollment. But doing nothing is not really doing nothing. By not enrolling in a new plan, beneficiaries automatically renew the coverage they already have, even if it is no longer the best insurance plan for them.

In order to choose the best plan for your needs, it is necessary to know how Original Medicare works. This includes Part A for hospital insurance and Part B for doctors, outpatient expenses and medical equipment. Any insurance company that sells a Medicare Advantage plan must cover everything in Parts A and B. To find out more about what Original Medicare covers, read the free annual guide "Medicare & You."

By September 30th, all insurance companies are required to mail copies of their 2017 plan documents to current plan members. These go by the names of EOC (evidence of coverage) and ANOC (annual notice of change.) The EOC provides detailed information on what the plan covers and the costs associated with services. The ANOC describes any changes in the plan's coverage, costs or service area for the upcoming calendar year. If you do not receive this information by early October, call your plan and request a copy.

Next, it is important to understand the basic choices you have. There are only a few, so this part of open enrollment need not be complicated at all.

MEDICARE ADVANTAGE PLANS

Medicare Advantage plans must cover everything that Original Medicare covers. Many plans actually cover more, including hearing, vision, dental and even gym memberships. They combine these features with Original Medicare in a single insurance policy, usually including Part D drug coverage. Medicare Advantage

plans are often more affordable than purchasing Original Medicare, Medigap and a stand-alone Part D drug plan separately.

Medicare Advantage plans can offer additional features because most of them require people to get their health care needs from a provider network created and managed by the plan. These networks can create big savings for insurers, but can also sharply restrict health care provider choices for Medicare beneficiaries. Here are some shopping tips for Medicare Advantage plans:

- Pay attention to plan ratings. The Centers for Medicare & Medicaid Services (CMS) publishes a five-star rating system for Medicare Advantage plans on the Medicare Plan Finder on Medicare.gov. Plans are rated on more than 30 variables in categories like wellness and prevention, managing chronic conditions, member satisfaction, complaints and customer service.
- Look at total out-of-pocket costs. Low Medicare Advantage premiums and zero premium plans may be appealing at first glance. However, premiums are just one cost component of Medicare coverage. You also need to look at plan deductibles, coinsurance, copays and maximum out of pocket costs.
- Find out who's in your Medicare Advantage plan provider network. Confirm that the plan you choose includes your preferred physicians, hospitals and other care providers are in their provider networks. You don't want to sign up for a new Medicare Advantage plan only to learn that your doctor is not in it.

PART D DRUG PLANS

More than 40 million people have Part D drug coverage, either through a stand-alone plan (usually abbreviated as a PDP) or wrapped in with a Medicare Advantage plan (known as a Medicare Advantage Prescription Drug plan or MA-PD). With drug prices continuing to rise, open enrollment season is the perfect opportunity to review your drug coverage and see if there is a better plan for you. Even if you do not take any prescription drugs, you should consider enrolling in a low cost Part D plan or a Medicare Advantage plan with drug coverage to prevent receiving a penalty later down the road.

(Continues on page 7)



From The Director

Dear Reader:

It is hard to believe that fall will soon be upon us. The leaves will start changing, the birds will begin heading

south, and winter precipitation will be right around the corner. Fall is one of my favorite times of the year with its vivid colors and cooler days. In years past, fall was the time to prepare for the dark days of winter. People needed to chop enough wood to hold them until spring and preserve as much food as they could.

Today, most of us do not need to make these preparations for cold weather but we do need to prepare in other ways. If you are eligible for Medicare, October is an important month. Beginning October 15th, Medicare recipients will be given the opportunity to review and change their Medicare health plans and prescription drug coverage for the following year. This issue of the *New Horizons* is full of information regarding Open Enrollment; therefore, I will not go into the details, but I do want to stress the importance of reviewing your current coverage.

Just as pioneers would not have entered the winter months without preparing enough firewood, we should not go into a new year without ensuring that our current benefits are the best to meet our health needs. The process of reviewing benefits does not take long and could actually save you money during the coming year. Open Enrollment only occurs once a year, so it is the only chance you have to make changes. I would urge all Medicare beneficiaries to review their current plans. If you have coverage questions, please contact our Agency to schedule a benefits consultation. A little bit of preparation could ensure a happy new year.

While fall is a time of preparation, it is also a time of celebration. November is National Family Caregiver Month and there could not be a more deserving group to celebrate. Across our nation, spouses, children, friends, and neighbors give of themselves to support those in their lives affected by illness or disability. During National Family Caregiver Month, we take time to pay tribute to this often forgotten group and consider what our country would be like if they did not provide this care.

With an ever-growing aging population, the need for caregivers is greater than ever. There are more than 65 million caregivers across the United States providing care to loved ones that need some support. These are the selfless heroes of our communities and a group that deserves high praise. The month of November may be dedicated to recognizing caregivers, but we should recognize their contributions each and every day.

I hope to see many caregivers and older adults on Wednesday, September 28th, celebrating the 9th annual Falls Awareness Day at the 50plus Expo, held at the York Expo Center. The Expo is always well attended and admission is free. This is a perfect opportunity to receive a fall risk screening and prevention tips that can help you live falls free. While older adults experience falls, this is not a normal part of aging, but is the leading cause of injury and death among seniors. Please find more details about this event in this issue of *New Horizons*.

I wish you and your loved ones a safe and happy fall season. Let's hope Mother Nature treats us well.





NEW HORIZONS

Published the first day of March, June, September and December

York County Area Agency on Aging 100 West Market Street, York, PA. 17401 Phone: (717) 771-9610 1-800-632-9073 FAX: (717) 771-9044 E-Mail: aging@yorkcountypa.gov

Website: www.ycaaa.org

Mark W. Shea Ross Stanko YCAAA Director

Director of Operations and Outreach

Jenny Nace

Editor/Advertising Sales/Circulation

Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of communitybased services to empower older adults to maximize their independence and quality of life.

Acceptance of Advertising

The advertisements in this newspaper are based on information supplied by the Advertisers. Inclusion in the newspaper does not imply endorsement of the product or service by YCAAA or the York County Commissioners, nor does exclusion imply disapproval. YCAAA accepts no responsibility for the quality of service provided by any organization listed.

New Horizons Donation

The **New Horizons** is free to residents of York County, Pennsylvania. As publishing and postage costs continue to rise, donations are gladly accepted to offset the cost.

Name (Please Print Clearly)	
Amount of Donation	

Please add me to the Mailing List:

Name	
Address	
City, State, Zip _	

Please mail this form and make donation to:

York County Area Agency on Aging
New Horizons
100 West Market Street
York, PA 17401

Fall 2016

Please notify YCAAA to discontinue your mailed issue.

VOLUNTEERS OF the Month

AUGUST

Buruell Kehr

Financial

Counselor

SEPTEMBER

Dorothy Blevius

Friendly Visitor

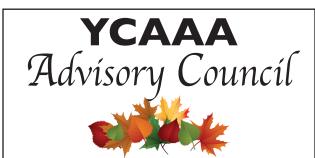
OCTOBER
Cheri Muir
General Office
Assistance,
Special Events &
Rent-A-Kid

NOVEMBER

Dorothy Daniels

General Office

Assistance



The next York County Area Agency on Aging Advisory Council meetings will be held at 12:30 PM on Monday, October 17 at the York County Department of Emergency Services, 120 Davies Drive, York.

Falls Prevention Awareness Day: September 22, 2016

The 9th annual national **Falls Prevention Awareness Day** will be observed on September 22, 2016 – the first day of fall. The National Council on Aging has designated this year's theme as "*Ready, Steady, Balance: Prevent Falls in 2016.*"

According to the Centers for Disease Control (CDC), every 11 seconds an older adult is seen in an emergency department for a fall-related injury. The CDC also reports that 1 out of 3 older adults falls each year, but less than half of these individuals discuss the fall with their healthcare provider. According to U.S. Census data, York County has a population of 443,000 of which 98,000 are adults sixty year years of age or older; nearly 33,000 of that number will fall this year. Falls are the leading cause of fatal injury and the most common cause of nonfatal trauma-related hospital admissions among older adults. Fall rates rise dramatically after age 54, doubling with every 10 years of age. One in four elderly persons with a hip fracture dies within the first six months; more than half of those who survive are admitted to nursing homes. These are staggering statistics.

Certain factors increase the risk of falls, which include:

- Muscle/lower body weakness
- Difficulties with balance and gait
- Poor vision
- Certain medications
- Postural dizziness / blood pressure that drops
- Problems with feet and/or shoes
- Home hazards



For some individuals, after having sustained a fall, it's normal to be fearful of falling again. However, being afraid can actually start a downward spiraling

fall cycle. The person may fear falling again, and as a result, becomes less active. This can lead to a loss of muscle strength and balance. Fear may also lead to loss of self-confidence, social isolation, depression and more use of medicines or alcohol. All of these can lead to increasing the likelihood of falls. There is good news — Many falls are preventable! The cycle can be broken by taking control.

Stay Independent

Falls are the main reason why older people lose their independence.

Are you at risk? Check Your Risk for Falling

Please circle "Yes or "No" for each statement below			Why it matters
Yes (2)	Yes No the past year.		People who have fallen once are likely to fall again.
Yes (2)	No (0)	I use or have been advised to use a cane or walker to get around safely.	People who have been advised to use a cane or walker may already be more likely to fall.
Yes (1)	1 1		Unsteadiness or needing support while walking are signs of poor balance.
Yes (1)			This is also a sign of poor balance.
Yes (1)			People who are worried about falling are more likely to fall.
			This is a sign of weak leg muscles, a major reason for falling.
Yes (1)	No (0)	I have some trouble stepping up onto a curb.	This is also a sign of weak leg muscles.

Yes (1)	No (0)	I often have to rush to the toilet.	Rushing to the bathroom, especially at night, increases your chance of falling.
Yes (1)	No (0)	I have lost feeling in my feet.	Numbness in your feet can cause stumbles and lead to falls.
Yes (1)	No (0)	I take medicine that makes me feel light-head- ed or more tired than usual.	Side effects from medicines can sometimes increase your chance of falling.
Yes (1)			These medicines can sometimes increase your chance of falling.
		I often feel sad or depressed.	Symptoms of depression, such as not feeling well or feeling slowed down, are linked to falls.
Total	Add up the number of points for each "yes" answer. If you score 4 points or more, you may be at risk for falling. Discuss this with your doctor.		

(This checklist was developed by the Greater Los Angeles VA Geriatric Research Education Clinical Center (GRECC), and is a validated fall risk selfassessment tool.)

Take Control of Your Health: 6 Steps to Prevent a Fall

Every 11 seconds, an older adult is seen in an emergency department for a fall-related injury.

Many falls are preventable.

Stay safe with these tips!

Find exel Look Contrefer

Find a good balance and exercise program Look to build balance, strength, and flexibility. Contact your local Area Agency on Aging for



2

Talk to your health care provider Ask for an assessment of your risk of falling Share your history of recent falls.



3

Regularly review your medications with your doctor or pharmacist Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.



G cl yo yo or

Get your vision and hearing checked annually and update your eyeglasses
Your eyes and ears are key to keeping you on your feet.



5

Keep your home safe
Remove tripping hazards, increase lighting, m
stairs safe, and install grab bars in key areas.



6

Talk to your family members
Enlist their support in taking simple
steps to stay safe. Falls are not just a
seniors' issue.





To learn more, visit ncoa.org/FallsPrevention.

Your Doctor may suggest:

- Having other medical tests
- Changing your medicines
- Consulting a specialist
- Seeing a physical therapist
- Attending a fall prevention program

Four things you can do to prevent falls:

- 1. Begin an exercise program to improve your leg strength and balance.
- 2. Ask your doctor or pharmacist to review your medicines.
- 3. Get annual eye check-ups and update your eyeglasses.
- 4. Make your home safer by:
 - Removing clutter and tripping hazards.
 - Putting railings on all stairs and adding grab bars in the bathroom.
 - Having good lighting, especially on stairs.

For more information on fall prevention, please visit:

www.cdc.gov/injury www.stopfalls.org

Source: "Stay Independent: Falls are the main reason why people lose their independence."; CDC, GRECC, VA Greater Los Angeles Healthcare System, and the Fall Prevention Center of Excellence

Falls Free York County Returns to 50 plus EXPO



Ready, Steady, Balance: Prevent Falls in 2016 -

Steps you can take will be showcased at the *Falls Free* area at the 50plus Expo. On a local grass roots level, the

Falls Free Coalition of York County community partners will again staff a designated area entitled "Falls Free York County" on September 28 at the York Expo Center. This unique area will emphasize the importance of preventing falls in older adults.

Healthcare providers, consisting of physicians, nurses, physical therapists, occupational therapists, pharmacists, exercise specialists, educators, as well as other professionals, will provide the following <u>free screenings and services</u>:

- Falls risk assessment
- Balance and gait testing
- Cane and walker checks
- Exercise demonstrations

- Brown bag medicine review (take your medicines or list with you to the booth)
- Information about A Matter of Balance (falls prevention classes)
- Demonstration of helpful assistive devices
- Tips for caregivers and what to do when a fall occurs
- Foot screenings (9:00 11:00 AM)

The mission of the Falls Free Coalition of York County is to Partner with the community to increase fall prevention awareness for York county adults. Membership includes the following organizations - Drayer Physical Therapy; Hanover Hospital; Hanover Hall Nursing & Rehabilitation Center; HealthSouth Rehabilitation Hospital of York; Memorial Hospital; OSS Health; SpiriTrust Lutheran®; WellSpan Health; York City Bureau of Health; York College of Pennsylvania; York County Area Agency on Aging; York County Coroner's Office

Preventing Falls at Home: A Home Safety Checklist



Why should you be concerned about preventing falls in your home? For many of us, the home provides the most basic need of shelter from the elements and intruders. It also provides comfort and a place for self-expression vital for our well-being. Our home can give us a feeling of independence, but it can also become a barrier if we become susceptible to falls or a fear of falling. Nearly

85% of falls occur at home with the most frequent location being stairways, bedrooms, and the living room.

Here is a room by room checklist to help you assess your home to identify potential hazards. As soon as possible, correct items to which you answered "NO."

Throughout the House

YES NO

		window treatments should be selected and placed to avoid glare on smooth surfaces.
YES	NO	Emergency numbers and your address are posted by each telephone.
YES	NO	Telephones are located in each room. They can be reached from the floor in case of a fall. A portable phone will do.
YES	NO	Flooring materials should be hard, even surfaces or tightly woven low pile carpeting over

a thin pad.

There should be good even

Light fixtures, lamps, and

lighting throughout the house.

	YES	NO	Carpeting and rugs are not worn or torn.			
	YES	NO	Small, loose rugs have non-skid backing and are not placed in traffic areas of the home.			
	YES	NO	Electrical cords are placed out of the flow of traffic and out from underneath rugs and furniture.			
	YES	NO	Things are kept in their proper place so they won't become a tripping hazard.			
	YES	NO	Pet sleeping areas are away from traffic paths.			
<u>Kitchen</u>						
	YES	NO	Light switches are located near the doors.			
	YES	NO	The range and sink areas have adequate light levels.			
	0040					



YES NO Storage in upper shelves or cabinets is used only for infrequently needed items of light weight. YES NO A sturdy, stable stepladder or step stool is used rather than a chair to reach objects in overhead cabinets. YES NO Countertop space lets you keep carrying and lifting to a minimum. YES NO Flooring is not slippery and has a non-glare surface. YES NO A non-skid rubber mat is placed on the floor in front of the sink. **Bathroom** YES NO The light switch is located near the door. **YES** NO Bathroom has even light without glare. YES NO Bathtub or shower doors are

safety glass or plastic.

Grab bars are installed on the walls by the bathtub and toilet.

The bathtub or shower has non-

skid mat or strips on the standing

YES

YES

NO

NO

area.

Falls Free Coalition of York County Announces Classes



Older adults concerned about the risk of falling are encouraged to register for an upcoming series of free classes called "A Matter of Balance."

"A Matter of Balance" is an awardwinning program designed for people who have concerns about falling, have fallen in the past, have restricted their activities because of falling concerns or who are interested in improving balance, flexibility and strength. The classes are offered by the Falls Free Coalition of York County.

Falls can be a serious concern for older adults. Each year, 2.5 million older people are treated in emergency departments for fall injuries, according to the Centers for Disease Control and Prevention. One out of three older people fall each year, but less than half tell their doctor. Falling once doubles a person's chances of falling again.

"A Matter of Balance" can help manage the risk of falls by teaching participants to:

View falls as controllable

YES NO

YES NO

Set goals for increasing activity

A high rise seat is installed on

- Make changes to reduce fall risks at home
- Exercise to increase strength and balance

The York County Area Agency on Aging, on behalf of the Falls Free Coalition of York County, urges interested older adults to register for one of the following programs:

West Manchester Township Building

380 East Berlin Rd, York, PA 17408 September 6 to September 29, 2016 Tuesdays and Thursdays, 1:00 PM - 3:00 PM To register: Megan Craley, 852-4902, ext. 231

Bob Hoffman YMCA

1705 Palomino Rd, Dover, PA 17315 September 7 to October 26, 2016 Wednesdays, 9:30 AM - 11:30 AM To register: Reda Willis at 717-851-3082

WellSpan Neurology Office (conference room) 228 St. Charles Way, Suite 200, York, PA 17402 September 12 to November 7, 2016 Mondays, 9:30 AM to 11:30 AM To register: Reda Willis at 717-851-3082

York Township Park Building

YES NO

25 Oak Street, York, PA 17402 September 21 to October 17, 2016 Mondays and Wednesdays, 10:30 AM -12:30 PM

To register: Megan Craley at 852-4902, ext. 231

Room entrances do not have

Aldersgate United Methodist Church

397 Tyler Run Road, York PA 17403 October 3 to October 27

Mondays and Thursdays, 10:00 AM - 12:00 PM To register: Aldersgate United Methodist Church at 854-4276

White Rose Senior Center, Inc.

27 S Broad Street, York, PA 17403 October 17 to November 9 Mondays and Wednesdays, 12:30 PM - 2:30 PM To register: White Rose Senior Center at 843-9704

Windy Hill on the Campus

1472 Roth's Church Road, Suite 103 Spring Grove, PA 17362 October 17 to December 5 Mondays, 1:00 PM - 3:00 PM To register: Windy Hill on the Campus at 225-0733

York Township Park Building

25 Oak Street, York, PA 17402 October 26 to November 21, 2016 Mondays and Wednesdays, 10:30 AM -12:30 PM

To register: Megan Craley at 852-4902, ext. 231

Furniture, which might be used

120	1,0	the toilet, if appropriate.
YES Stairs	NO	Bathroom flooring is matte- finished, textured tile, or low pile commercial carpet (no throw rugs or bath mats).
YES	NO	Light switches are located at top and bottom of stairways and at both ends of long hallways.
YES	NO	Stairways and hallways are well lighted.
YES	NO	Hallways are equipped with night lights.
YES	NO	Sturdy handrails are on both sides of stairway and securely fastened.
YES	NO	Steps are in good condition and are free of objects.
YES	NO	Steps have non-skid strips. Carpeting on steps is securely

fastened and free of fraving or

Inside doors do not swing out

over stair steps.

raised door thresholds or	
thresholds are marked with a	
contrasting color.	
C	
Bedroom floor is located on the first floor of the home, if possible.	
A lamp or flashlight is kept within reach of your bed. Check batteries periodically to make sure they are working and keep a spare package of batteries nearby.	
A night light is used to brighten the way to the bathroom at night.	
You have an adequate-sized night stand or small table for the telephone, glasses, or other important items.	
There is a sturdy chair with arms where you can sit to dress.	
Shoes are kept in special racks or tucked well under the bed.	
Clothing and other items are not left on the floor.	
<u>om</u>	
The light switch is located near	

the entrance.

aised door thresholds or hresholds are marked with a			for support when walking or rising, is steady and does not tilt.
contrasting color.	YES	NO	Chairs and sofas are sturdy and secure.
Bedroom floor is located on the irst floor of the home, if possible.	YES	NO	Chairs and sofas have full arms to aid in sitting or rising.
A lamp or flashlight is kept	Outdo	or Are	<u>a</u>
within reach of your bed. Check patteries periodically to make sure they are working and keep a	YES	NO	Doorways, steps, porches and walkways have good lighting
pare package of batteries nearby.	YES	NO	Handrails are sturdy and securely
A night light is used to brighten he way to the bathroom at night.	YES	NO	fastened. Steps and walkways are in good
You have an adequate-sized night stand or small table for the			condition and are kept free of wet leaves and ice.
elephone, glasses, or other mportant items.	YES	NO	Porches, balconies, terraces, window wells, and other heights
There is a sturdy chair with arms where you can sit to dress.			or depressions are protected by railings closed with bannisters, or are otherwise protected.
Shoes are kept in special racks or ucked well under the bed.	YES	NO	You have adequate light in your garage so you don't need to
Clothing and other items are not			grope your way in the dark.
eft on the floor.	YES	NO	Garden tools are returned to their proper place after use.

YES

Understanding Joint Bank Accounts

By: ROBERT CLOFINE Certified Elder Law Attorney in York

As folks get older, they often look to others to assist with paying their bills and taking care of their banking. One way of permitting another to do your banking is to add that person's name to your bank account. While this allows them to manage that account, you should understand the full significance of this option before you add their name to your account.

Initially, this discussion pertains solely to joint bank accounts, and not to joint ownership of other assets such as real estate. While the rules that apply to these other assets tend to be similar, joint bank accounts are governed by a specific Pennsylvania law entitled the "Multiple Party Accounts Act".

The first rule of the Multiple Party Accounts Act deals with ownership of the account during the life of the joint owners. Under this rule, it is presumed that the account belongs to the joint owners in proportion to their individual contributions to the sum of deposit in the account. For instance, if Mary and Bill have a joint account balance of \$10,000 and Mary was the only one to make deposits, the entire account is presumed to be owned by Mary, even though the account is in joint names. If Bill were to withdraw funds from the account without Mary's permission, Bill would be accountable for the funds he had withdrawn. Bill's ability to withdrawal funds from the joint account without Mary's permission is one of the

pitfalls of the joint account. However, a joint account can be established which requires the signature of all joint owners in order to make withdrawals.

The second rule of the Multiple Party Accounts deals with the so-called "right of survivorship". With this rule, there is a presumption that a joint bank account has a "right of survivorship." This means that upon the death of one joint owner, the surviving joint owner automatically becomes the owner of the account. This right of survivorship is presumed to exist with all joint accounts unless there is clear evidence when the account was created that no survivorship rights were intended. Taking the above example one step further, this means that Bill would be the sole owner of the account immediately upon Mary's death. This is true even if Mary's Will states that her children are to receive her entire estate. In this sense, the "right of survivorship" overrides the person's Will. This right of survivorship has surprised many a joint owner's family when they find out that the joint account went to the surviving joint owner, rather than to the beneficiaries under the deceased joint owner's Will.

Another feature of the joint account is how it is taxed under the Pennsylvania inheritance tax law. The rules here are fairly straightforward, but can sometimes lead to unfortunate results. Except for spousal joint accounts, upon the death of one joint owner, the account is generally taxed in proportion to the number of joint owners immediately prior to death. For

example, if there were two joint owners, onehalf of the account would be taxable. If there were three joint owners, one-third is taxable, and so on. This assumes that the joint account was created more than one year prior to death.

The unfortunate result is that if the depositing joint owner is the survivor, he or she will pay inheritance tax to get his own money back. For example, suppose Mary contributes \$10,000 to an account in joint names with her brother, Bill. If Bill dies first, Mary will pay a 12% inheritance tax on one-half of this account. If Mary were Bill's child, the tax rate would be just 4.5%. If Bill were a nephew, the tax rate would be 15%.

A final consideration deals with how joint bank accounts are treated if one of the joint owners enters a nursing home and needs to apply for Medicaid. For Medicaid purposes, joint bank accounts are presumed to be owned solely by the Medicaid applicant except to the extent it can be shown that the non-applicant contributed to the account. As such, placing bank accounts in joint names generally provides no protection of the funds if you enter a nursing home.

Because of the somewhat confusing rules, it is probably best to seek advice before opening a joint account. Make sure you understand all of the ramifications before you add another person's name to your bank account or any other asset. If you want someone else to be able to pay your bills if you become ill, a power of attorney may be the better route.

Additional Opportunities for Fruit and Vegetable Vouchers



Additional opportunities have been added for distribution of the remaining fruit and vegetable vouchers for eligible York County senior citizens who **did not already receive them.**

The York County Area Agency on Aging, in conjunction with the Pennsylvania Department of Agriculture, is offering the Senior Farmers Market Nutrition Program to eligible York County seniors.

Vouchers will be distributed as long as voucher supply lasts at:

Windy Hill on the Campus

1472 Roth's Church Road, Suite 103 Spring Grove Wednesday, September 7, 9:30 a.m. - 11:30 a.m.

White Rose Senior Center, Inc.

27 S. Broad Street, York Thursday, September 8, 11 a.m. - 1 p.m.

Golden Connections Community Center, Inc. 20-C Gotham Place, Red Lion Monday, September 12, 9:30 a.m. - 11:30 a.m.

This program provides \$20 in vouchers to eligible seniors to buy fresh fruit and vegetables from participating local farm markets.

York County residents who are 60 years of age or older, and who have a 2016 total gross annual household income at or below \$21,978 for a single person or \$29,637 for a couple, are eligible to participate. All income is included when calculating total gross income. Proof of

age and York County residency must be shown to obtain vouchers.

A **2016 Farmers Market Proxy Form** is required for anyone picking up vouchers for another individual. Proof of age and residency is required for the eligible individual, as well as the proxy. The 2016 Proxy form is available at most senior centers or can be downloaded from the Forms & Documents page of the Agency on Aging's website at www.ycaaa.org.

Other important information:

- One individual may not pick up vouchers for more than four people.
- Individuals are eligible to receive the vouchers only once per calendar year.
- The vouchers can be redeemed between June 1 and November 30.
- Residents of nursing homes, personal care facilities or any residential setting that offer meals are ineligible to receive the vouchers.

Coming Soon....Medicare's Annual Open Enrollment Period October 15th – December 7th

During Open Enrollment, Medicare beneficiaries have the option to compare and switch their current Medicare Advantage Plan or Part D Prescription Drug Plan with new, upcoming plans for 2017.

Why should you get a free comparison?

Medicare Advantage Plans and Part D Prescription Drug Plans can change yearly. Premiums, deductibles, cost sharing, and formulary updates are just a few of the things that can change with your plan. Open Enrollment only happens once a year, so it's important that you take advantage of this time period and make sure you have a plan that fits your needs and budget. Even if you're happy with your current plan, it's always a good idea to compare your options or review your plan to see what changes will happen in 2017.



APPRISE can help

APPRISE is the State Health Insurance Assistance Program in Pennsylvania. We provide free, unbiased insurance counseling to people on Medicare. APPRISE counselors are specifically trained to answer questions about your coverage. We provide you with clear, easy to understand information about your Medicare options and can assist in comparing plans for 2017. We will also screen you to see if you qualify for any financial assistance programs to get help paying for your prescription drugs or Part B premium. Let us help make sure that you are in the best plan for you! York County residents can call our scheduling line at (717) 771-9042.

APPRISE is a free service provided by the PA Department of Aging, and is funded in whole or part by a grant through the Administration for Community Living.

What You Need to Know About Medicare Open Enrollment

(cont. from pg. 1)

Here are some questions to ask:

- 1. How will your overall costs change next year?
- 2. Are all your prescription drugs still included in your plan formulary (the list of prescription medicines covered by the plan)?
- 3. If you take any expensive medications, how will they be treated?
- 4. Can you still get your prescriptions filled at your local pharmacy, and at what price?
- 5. Are your prescriptions written by a Medicare-enrolled provider?
- 6. What does the coverage gap (also known as the donut hole) look like in 2017?
- 7. Is your income low enough to qualify for Medicare's Extra Help program?

If you need help figuring out how to get answers to any of these questions, contact your local APPRISE Program at 717-771-9008 or toll free at 1-800-632-9073.

MEDIGAP

During open enrollment, people with Original Medicare can choose whether to also buy a Medigap policy, which is also called a Medicare supplement policy. Medigap policies fill, to varying degrees, the holes in Original Medicare. The biggest hole is that Original Medicare pays only 80 percent of covered expenses, leaving beneficiaries to pay the other 20 percent. As anyone who's stayed in a hospi-

tal or had major surgery knows, that can be 20 percent of a very, very big number.

Unfortunately, Medigap policies may be very pricey for people once they've passed the initial period when they first were eligible for Medicare. When a beneficiary is new to Medicare, most have what is called "guaranteed issue" rights to Medigap. This means that private Medigap insurers have to sell them a policy, regardless of their age or medical condition. Unless you are new to Medicare, chances are that insurers can use underwriting to charge higher premiums or restrict coverage based on a person's pre-existing medical conditions. If you have serious medical issues, insurers don't even have to sell you a Medigap policy once you're no longer protected by those guaranteed issue rights. More information on the types of Medigap plans and what they cover can be found in the free annual guide "Medicare & You."

Once you have reviewed your choices and decided how you want to receive your Medicare, you can begin to compare plans in your area. Medicare.gov has the best web-based tool to help you narrow your search. The Medicare Plan Finder can help you compare the available plans and determine which one is best for you.

Still having trouble? Get help from an APPRISE Counselor. APPRISE can help you compare plans at one of the scheduled Enrollment Events listed on page eight.

Source: PBS NewsHour, <u>www.pbs.org/newshour/</u>; PhilipMoeller

IMPORTANT

Do Not Confuse the Marketplace Open Enrollment with the Medicare Annual Enrollment

Open enrollment for the Health Insurance Marketplace through the Affordable Care Act (ACA) will occur from November 1, 2016 to January 31, 2017. Be careful that you do not confuse this open enrollment with the Medicare Annual Enrollment. The Marketplace coverage is designed to help people who do not have any health coverage.

Medicare is not part of the Health
Insurance Marketplace. The Marketplace
doesn't change your Medicare plan choices
or your benefits. No matter how you get
Medicare, whether through Original
Medicare or a Medicare Advantage plan
you will not make changes via the
Marketplace. The Marketplace also
doesn't offer Medicare Supplement
Insurance (Medigap) policies or Medicare
Part D plans.

If you have health coverage through Medicare, the Marketplace won't have any effect on your Medicare coverage. It is against the law for someone who knows that you have Medicare to sell you a Marketplace plan.



"I chose Senior LIFE."

There are NO costs for Senior LIFE Services for those who qualify. To learn more about Senior LIFE, call **717-757-5433**.

LIFE enrollment starts now.
Choose Senior LIFE.



CLOSE & PERSONAL
www.SeniorLifeYork.com • 717-757-5433
1500 Memory Lane Ext., York, PA 17402

Medicare Annual Open Enrollment

Help Will Be Available in Your Community During Annual Enrollment

- Do you need help comparing the available plans or enrolling in a different plan?
- Would you like someone to review your situation and help you understand and determine if you are enrolled in the best plan for you?
- Do you want to see if there may be a better plan available for you?
- Are you continuing to have problems with your current plan?
- Would you like assistance from a trained counselor who does not represent a specific plan or receive income from your enrollment in a specific plan?

The APPRISE Program at the Area Agency on Aging will be offering one-on-one assistance by <u>pre-scheduled appointments only</u> during the upcoming Annual Enrollment at the following locations. To schedule an appointment, call the APPRISE Scheduling Line at (717) 771-9042.

Wednesday, October 19 York Suburban High School 1800 Hollywood Drive, York 4:00 PM to 6:00 PM

Thursday, October 20
Kennard-Dale High School
393 Main Street, Fawn Grove
9:30 AM to 12:00 PM

Monday, October 24
West York High School
1800 Bannister Street, York
4:00 PM to 6:00 PM

Tuesday, October 25
Spring Grove High School
1490 Roth's Church Road, Spring Grove
10:00 AM to 12:00 PM

Thursday, October 27 South Western High School 200 Bowman Road, Hanover 4:00 PM to 6:15 PM

Friday, October 28
Susquehannock High School
3280 Fissels Church Road, Glen Rock
12:30 PM TO 2:45 PM

Wednesday, November, 2
Red Land High School
560 Fishing Creek Road, Lewisberry
1:00 PM to 2:30 PM

Thursday, November 3
Dallastown Area Senior High School
700 New School Lane, Dallastown
3:30 PM to 6:00 PM

Tuesday, November 15
Spring Grove High School
1490 Roth's Church Road, Spring Grove
10:00 AM to 12:00 PM

Wednesday, November 16
Northeastern High School
300 High Street, Manchester
1:00 PM to 4:00 PM

Thursday, November 17
South Western High School
200 Bowman Road, Hanover
4:00 PM to 6:15 PM
Monday, November 21
West York High School
1800 Bannister Street, York
4:00 PM to 6:00 PM

Tuesday, November 22
Red Lion Area High School
200 Horace Mann Avenue, Red Lion
10:00 AM to 2:00 PM

Tuesday, November 29 York Suburban High School 1800 Hollywood Drive, York 4:00 PM to 6:00 PM

Thursday & Friday, December 1 & 2
York County Area Agency on Aging
100 West Market Street, York
9:00 AM to 12:00 PM

Please note: The events listed above are only for current Medicare beneficiaries who would like to compare 2017 plans. If you are new to Medicare or have other questions regarding Medicare, please call our APPRISE Help Desk at (717) 771-9008.

Where Can You Get Help With Medicare?

- The 2017 Medicare & You Handbook
- Medicare Web Site at www.medicare.gov
- Medicare Toll Free Telephone Number 1-800-633-4227
- York County Area Agency on Aging APPRISE Help Desk (717) 771-9008

January 1, 2017: 2017 plan benefit period begins.

January 1 to February 14, 2017:

Medicare Advantage Annual Disenrollment Period (MA ADP). During this time Medicare beneficiaries can only disenroll from a Medicare Advantage plan and go to Original Medicare. They cannot use the MA ADP to switch Medicare Advantage plans. They also will get a Part D Special Enrollment Period associated with the MA ADP to enroll in a Prescription Drug Plan (PDP), if they're interested.

Important Dates

By September 30: 2017 Medicare & You handbook will be mailed to Medicare beneficiaries. You can request an e-version of the handbook through your MyMedicare. gov account or by contacting Medicare at 1-800-MEDICARE.

By September 30: All plans must mail their current members the Annual Notice of Change (ANOC) and Evidence of Coverage (EOC). These notices tell members about any changes for the 2017 plan year. As always, you should carefully review these notices and make sure your current plan continues to best meet your needs.

October 1: Organizations are allowed to begin marketing their 2017 plans.

By October 1: Tentative date for 2017 plan data to be displayed on the Medicare Plan Finder.

By October 2: Plans that are leaving the Medicare program in 2017 must send their current members a letter notifying them that their current coverage will end on December 31, 2016.

By October 15: Notice of Creditable Coverage Received. Employer/Union and other general health plans must provide all Medicare-eligible enrollees information on whether or not their drug coverage is creditable.

October 15: Annual Enrollment Period (AEP) begins. People with Medicare can make changes in their Medicare coverage by enrolling in a different Part D plan, changing from Medicare Advantage to Original Medicare, or vice versa.

December 7: Annual Enrollment Period (AEP) ends.

October 15 to December 7

8 Things to Consider When Choosing or Changing Your Coverage

Medicare coverage can be very confusing. It is important that you review your coverage each year and determine what is best for your needs. Review the questions in the following eight areas to help you make a good decision for you.

Coverage

- Are the services you need covered?
- Does your plan cover all of the drugs you need?
- Will it continue to do so in 2017?
- Does your plan limit how you can get your drugs, such as through prior authorizations or step therapy?

Your Other Coverage

- If you have other types of health or prescription drug coverage, make sure you understand how that coverage works with Medicare.
- If you have employment-related coverage, talk to your benefits administrator, insurer, or plan before making any changes.

Annual Notice of Change

All Medicare Part D Prescription Drug plans and Medicare Advantage plans are required to send their enrollees an Annual Notice of Change (ANOC), that describes plan changes for the coming year, and the Evidence of Coverage (EOC), which includes comprehensive information about coverage and plan policies by September 30, 2016.

Watch for this information in the mail and take time to carefully review the details. Historically, almost every plan has modified its benefits package and/or cost structure each year, so you should not assume the 2016 plan would remain unchanged in 2017.

These documents will describe any changes in your current health and drug coverage and costs for 2017, including new formulary (the list of drugs that the plan will cover for 2017), pharmacy network changes, cost changes, and a summary of benefits.

Some people will learn that the Medicare Advantage plan or Part D plan they have in 2016 will no longer cover one or more of their prescriptions, or the amount they pay for premiums or co-pays will change in 2017.

Reading and understanding this information now will help avoid costly surprises later. People with Medicare may change plans during Medicare's Open Enrollment period that begins October 15 and goes through December 7, with coverage effective January 1, 2017.

Costs

- How much are your premiums, deductibles, and other costs?
- How much do you pay for services like hospital stays or doctor visits?
- Is there a yearly limit on what you could pay out of pocket for medical services?
- Make sure you understand any coverage rules that may affect your costs.
- Does your plan cover all of your drugs at an affordable price?
- Will it continue to do so in 2017?
- Will your premiums and other costs change in 2017?
- Did you enter the coverage gap, also called the "donut hole", for your drugs during the year?
- Do you need more coverage?

Doctor and hospital choice

- Do your doctors accept the coverage?
- Are the doctors you want to see accepting new patients?
- Do you have to choose your hospital and health care providers from a network?
- Do you need to get referrals?

Prescription drugs

- What are your drug needs?
- Do you need to join a Medicare drug plan?
- Do you already have creditable prescription drug coverage?
- Will you pay a penalty if you join a drug plan later?
- What will your prescription drugs cost under each plan?

 Are your drugs covered under the plan's formulary (drug list)?

Quality of care

- The quality of care and services given by plans and other health care providers can vary.
- Did your plan do a good job of helping you manage your medication needs? For example, did they send you refill reminders or help you switch to a more affordable medicine if appropriate?
- Were you unhappy with the way your plan handled any problems or questions you had during the year?
- Visit the Medicare Web site to review the online ratings of the plans.

Convenience

- Does the plan include the doctors you see and the pharmacies you use?
- Can you get your prescriptions by mail?
- Do the doctors use electronic health records or E-prescribe?
- Are you able to get your drugs at the pharmacy of your choice?
- Does your plan offer mail order delivery if you want it?

Travel

- If you traveled during the year, were you able to get your prescriptions filled easily while you were away from home?
- If you need medical care when you travel out of the area, will your plan cover you?

Sources: Medicare & You, Medicare.gov

Medicare Terms You Should Know

Coinsurance - An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copayment - An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription.

Coverage gap ("donut hole") - A period of time in which you pay higher cost sharing for prescription drugs until you spend enough to qualify for catastrophic coverage. The coverage gap starts when you and your plan have paid a set dollar amount for prescription drugs during that year.

Creditable coverage - Prescription drug coverage (for example, from an employer or union) that's expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Deductible - The amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan, or your other insurance begins to pay.

Extra Help - A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

(Continues on page 10)

Medicare Terms You Should Know

(cont. from pg. 9)

Formulary - A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits.

Medicaid - A joint federal and state program that helps with medical costs for some people with limited income and resources.

Medical underwriting - The process that an insurance company uses to decide, based on your medical history, whether to take your application for insurance, whether to add a waiting period for pre-existing conditions (if your state law allows it), and how much to charge you for that insurance.

Medicare Advantage Plan (Part C) - A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. If you're enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and are not paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

Medicare Health Maintenance Organization (HMO) Plan - A type of Medicare Advantage Plan (Part C.) In most HMOs, you can only go to doctors, specialists, or hospitals on the plan's list except in an emergency. Most HMOs also require you to get a referral from your primary care physician.

Medicare Preferred Provider Organization (PPO) Plan - A type of Medicare Advantage Plan (Part C) in which you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

Medicare Prescription Drug Plan (Part D) - A stand-alone drug plan that adds prescription drug coverage to Original Medicare. These plans are offered by insurance companies and

other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

Medicare Private Fee-For-Service (PFFS) - A type of Medicare Advantage Plan (Part C) in which you can generally go to any doctor or hospital you could go to if you had Original Medicare, if the doctor or hospital agrees to treat you. The plan determines how much it will pay doctors and hospitals, and how much you must pay when you get care. A Private Fee-For-Service Plan is very different than Original Medicare, and you must follow the plan rules carefully when you go for health care services. You may pay more or less for Medicare-covered benefits than in Original Medicare.

Medicare Savings Program - A Medicaid program that helps people with limited income and resources pay some or all of their Medicare premiums, deductibles, and coinsurance.

Medigap policy - Medicare Supplement Insurance sold by private insurance companies to fill "gaps" in Original Medicare coverage.

Out-of-pocket costs - Health or prescription drug costs that you must pay on your own because they aren't covered by Medicare or other insurance.

Penalty - An amount added to your monthly premium for Part B or a Medicare drug plan (Part D) if you don't join when you're first eligible. You pay this higher amount as long as you have Medicare. There are some exceptions.

Pre-existing condition - A health problem you had before the date that a new insurance policy starts.

Premium - The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Source: CMS

What is APPRISE?

APPRISE is a free health insurance counseling program designed to help all Pennsylvanians with Medicare. APPRISE counselors are specially trained staff and



volunteers who can answer your questions and provide you with objective, easy-to-understand information.

APPRISE can help with:

- Medicare
- Medicare Prescription Drug Plans (Part D)
- Medicare Advantage Plans
- Medicare Supplement Insurance (Medigap)
- Plan Comparison
- Medicaid
- Screening and applying for financial assistance programs
- Medicare Appeals
- Long-Term Care Insurance

Call today to get connected to the APPRISE Program in York County.

717-771-9008

APPRISE is a free service provided by the PA Department of Aging, and is funded in whole or part by a grant through the Administration for Community Living.





You're Invited to a Community Discussion Advance Care Planning Film & Panel Event

If you were ill or injured and unable to speak, would your family and health care team know what kind of care you would want? No matter your age or health condition, it is important to discuss your choices before you experience a health crisis. Learn what you need to know to reduce confusion and stress for your family, by making sure your medical treatment wishes are known in advance.

This FREE event is hosted by Your Life – Your Wishes Community Task Force. The event will include video selections that examine family conversations and care decisions. A

panel of local experts will provide additional insights and offer the opportunity for questions and answers. All participants will receive a reference packet with helpful information to start the conversation with loved ones.

Register for an event near you:

Thursday, September 15, 6:00 p.m.

Hanover Hospital's York Street Medical Center 400 York Street, Hanover, PA 17331



Tuesday, October 11, 6:00 p.m.
Elmcroft of Dillsburg
153 Logan Road
Dillsburg, PA 17019

Sunday, October 23, 12:15 p.m.

St. Paul's United Church of Christ
2173 Stoverstown Road
Spring Grove, PA 17362

Tuesday, November 15, 7:00 p.m. **York County School of Technology** 2179 South Queen Street York, PA 17402

There is no cost for this program.

Call or email to register: (717) 851-2333 or

dgogniat@wellspan.org

Be Fire Safe! Our Turn to Take Care of You...

Reflections by: Kraig E Herman, IAAI-CFI, Volunteer Firefighter/EMT, Liberty Fire Co. EMT for Red Lion Area Ambulance Public Education Specialist, Pennsylvania Office of the State Fire Commissioner

I have always been the type of person to give 100% in everything I do. If during the course of things something bad happens, I take it personally. I think to myself, "I did not do a good enough job" or "why did it happen?"

In May 2014, I started in my position as the Public Education Specialist in the Pennsylvania Office of the State Fire Commissioner. My main responsibilities focus on developing, promoting and presenting fire safety initiatives to fire departments and citizens within Pennsylvania. It has taken time to gauge my effectiveness and see what focus we should be giving in order to reduce the number of fires. Each October (the week that contains the 9th) is designated as Fire Prevention Week. During my first Fire Prevention Week at the Fire Commissioner's Office, I suffered the effects of probably the single worst week of civilian fire deaths in Pennsylvania. You see, during the week of Fire Prevention in October 2014, Pennsylvanians experienced approximately 25 civilian fire deaths in residential fires - 25 in one week! It got to the point I was afraid to check my email for fear I would receive yet another fire fatality notification. As I was able to get information on why these fires were happening, I came across a startling statistic that hit me hard; the majority of those dying were aged 60 and above. I then went back and looked at

other years, and I saw a trend. Each year, Pennsylvania had over 100 civlians dying in residential home fires and the majority of those dying in these fires were aged 60 and over. I knew something had to be done! But what?

Thanks to our friends at the National Fire Protection Association (NFPA), I was able to bring a program to Pennsylvania entitled "Remembering When: A Fire and Fall Prevention Program for Older Adults". The program consists of 8 fire prevention messages, 8 fall prevention messages, trivia games, as well as home safety checks. We can come into your home, share information, and point out potential hazards that may lead to a fire or cause you to fall. Many of you are parents and grandparents, and some still have child care responsibilities. Speaking for myself, I think it's time for us younger adults to help you – as a way of saying "thanks" for all you did for us.

Let's start with the most important thing to have in your home to assist in knowing when there is a fire. As fate would have it, it is also the **Fire Safety Message # 1....the smoke**alarm. How many do you have in your home? I hope it is more than one. NFPA recommends that there be one on every level of the home, in each bedroom and outside each sleeping area. Nowadays, most smoke alarms available for you to purchase have sealed batteries, meaning you cannot take the battery out. These detectors can last up to 10 years. There are numerous documented fire deaths where smoke alarms were found, but had no batteries in them. The batteries may have been taken out to be put in

the tv remote or the homeowner got tired of hearing the smoke alarm go off each time he/she cooked.

If you need help checking your smoke alarm, please ask your children, grandkids, or neighbors. You should check your smoke alarms once a month. If you have a smoke alarm that requires you to change the battery, change it when you change your clocks twice a year. Also, when doing your monthly test of the alarm, take a dust brush and clean around the unit. Smoke alarms are a very important and valuable piece of equipment that have been proven to save lives. As a matter of fact, in homes equipped with operable smoke alarms, there are NO documented cases where anyone has died due to a fire or smoke. The alarm did its job, alerted occupants there was a fire and everyone was able to escape safely. Smoke alarms are relatively cheap when it comes to staying alive for many years to come. So why not equip your home with smoke alarms to help save you and your loved ones?

In the next issue of the *New Horizons*, we will discuss another fire safety message to help you become more aware of the dangers of fire. Until then, please be fire safe.

If you are interested in having a Remembering When: A Fire and Fall Prevention Program for Older Adults presented for your group, please contact Scott Steffen at rsteffen@pa.gov.

The Help You Need From People You Can Trust

Since 1978 we've been helping families with high quality, compassionate home health care, palliative care, hospice and in-home support. We see each day as an opportunity to live out what's behind our name: a spirit of service, and a legacy of trust. Call us to help you or your loved one.

(800) 840-9081

www.SpiriTrustLutheranHomeCare.org



Key Dates for the 2016 Election

10-11-16 Last day to REGISTER TO VOTE before the

NOVEMBER Election

11-1-16 Last day to apply for Civilian Absentee Ballot

11-4-16 Last day for County Board of Elections to receive voted civilian absentee ballots

11-8-16 General Election

You can register to vote in person at the York County Department of Elections and Voter Registration, located in the basement of the York County Administrative Center. The Administrative Center, the former county courthouse, is located at 28 E. Market Street in York City. Voter registration forms, including an absentee ballot application, can also be downloaded from the website at https://yorkcountypa.gov/voting-elections/forms.html

York County Veterans Day Celebration Breakfast



The York County Department of Veterans Affairs will host our annual Veterans Day Celebration Breakfast on Friday, November 11 at 7:30 a.m. The celebration will be held in Memorial Hall West at the York Expo Center, 334 Carlisle Avenue, York. Contact the York County Department of Veterans Affairs at (717) 771-9218 or email yorkvet@yorkcountypa.gov for more information.

Come and enjoy a morning of celebration with other veterans of York County. Family members and the public are welcome to attend.

VACCINES YOU NEED AS YOU GET OLDER

By: Tomi Oluwatola, M.D.

Thomas Hart Family Practice
York Hospital

Older adults, age 65 and older, get sicker than younger people if they get infections from influenza, pneumococcal bacteria in the blood, pneumonia, tetanus, and shingles. Good news is that there are "shots" available that can easily prevent you from getting really sick from these diseases.

There are three major vaccines recommended by the Center for Disease Control (CDC) for people older than 65; an additional one is recommended for people 60 years of age and older.

- The flu shot once a year
- Tetanus vaccine
- Pneumococcal vaccine

The zoster (Shingles) vaccine is recommended as a onetime dose after age 60 years old whether or not there is a history of shingles infection like the chicken pox.

Now we will talk about each of these shots.

1. Flu shot:

The influenza infection usually causes coughing, fever, running nose, aches and pain. It typically occurs in the winter. Each year about 57,000 people die from the flu in the United States. About nine out of every ten flurelated deaths occur in people over the age of 65. The flu shot helps decrease chances of being infected with the influenza virus and for people that end up with an infection, it may help to reduce the severity. Flu viruses are always changing. Each year's flu vaccine is made to protect against viruses that are likely to cause disease that year. It is typically given in the winter months when infections are most common.

This is typically given between October and February every year.

There are some people that should not get this shot. This includes people with history of severe allergy to eggs or gelatin and people with a paralyzing disease called Guillian-Barre syndrome

2. Pneumococcal Vaccine:

Pneumococcal disease is caused by bacteria that can spread from person to person through close contact. It can cause ear infections, lung infections (pneumonia), infection in the blood



Daylight saving time ends on Sunday, November 6, 2016 at 2:00 AM. Don't forget to turn your clock back 1 hour!

(bacteremia) and infection that affects the covering of the brain. About 18,000 older adults die each year from pneumococcal disease in the United States (CDC). There are more than 90 types of pneumococcal bacteria.

There are two main types of the pneumococcal vaccine given in the United States of America. Pneumococcal polysaccharide vaccine (PPSV23) also known as pneumovax protects against 23 types of pneumococcal bacteria. The other type is the pneumococcal conjugate vaccine (PCV 13) protects against 13 strains some of which are not covered by the PPSV 23.

You may need one or both of these vaccines once you are over 65 years old. You may need these earlier if you have disease such as diabetes, hepatitis or kidney disease.

Talk to your doctor about which type of pneumonia shot you need.

As with any other vaccine, people who have severe allergic reaction to PPSV/PCV or their components should not receive another dose. About half of people who get PPSV have mild side effects, such as redness or pain where the shot is given, which go away within about two days.

3. <u>Td (Tetanus, diphtheria) or Tdap vaccine</u> <u>for (Tetanus, diphtheria and Pertussis</u> <u>(whooping cough) protection is included)</u>



The man in the picture has **TETANUS**. Tetanus (also known as lockjaw) is caused by a common bacterium that lives in soil and dust. Tetanus (lockjaw) causes painful muscle tightening and stiffness, usually all over the body making it hard to swallow, open the mouth and in severe cases, may even make it hard to breathe. Tetanus-causing bacteria can enter the body through cuts, scratches, or wounds

DIPHTHERIA spreads from person to person through coughing or sneezing. Diphtheria can cause a thick coating to form in the back of the throat. It can lead to breathing problems, paralysis, heart failure, and death.

PERTUSSIS causes whooping cough.

The Tdap vaccine is recommended once at any age after 11 years old for people who have never received it. You also need this if you are a grandparent who will be in close contact with babies under 12 months-of-age.

The Td vaccine is given as a booster dose every

10 years. You may also need the tetanus shots after certain types of severe cuts or wounds. Talk with your doctor when you have had a bad cut.

As with the other vaccines listed above, some of the possible side effects include soreness around the injection site, fever, allergic reaction. Anyone who has had a severe allergic reaction to any diphtheria or tetanus vaccine or the paralyzing disease called Guillian-Barre syndrome should not receive further doses of the vaccine.

4. Zoster (Shingles) Vaccine

Shingles is caused by a various cold Varicella Zoster Virus. This is the same virus that causes chicken pox in children. Shingles infection is a very painful rash, sometimes with blisters. If you had chicken pox when you were younger, or got the vaccine for chicken pox, the virus can stay dormant in the body for a long time. It may flare up later in life if you have a condition or take medications that decrease your ability to fight off diseases such as cancer, malnutrition, use of steroids. This flare up leads to Shingles. Someone older than 60 years old is much more likely to get Shingles than a younger person. To make this even worse, even when the rash is gone, older people tend to have really severe pain around the areas where the rash initially was. That is the bad news. The good news is that there is a safe "shot" - the ZOSTER VACCINE. If given once at 60 years old it will, in some cases, prevent you from getting shingles. And even if you did get shingles, you will have less pain after the rash is gone.

Some side effects from the shot include headache, swelling, soreness and itching. People who have had a serious allergy to gelatin or antibiotic called neomycin should not get this medication. Also people that have conditions such as AIDS, cancer on chemotherapy/radiation should not get this vaccine.

Please talk to your doctor about whether or not this vaccine is right for you.

References:

- 1. "ACIP Recommends Routine PCV13 Immunization for Adults 65 and Older" AAFP website. viewed on 7/27/2015. http://www.aafp.org/news/health-of-the-public/20140827pcv13vote.html
- 2. CDC Vaccine information sheets: Influenza, pneumococcal polysaccharide vaccine, pneumococcal conjugate vaccine, zoster vaccine, Tdap vaccine, Td vaccine
- 3. "Immunization for Seniors" UTSouth Western medical center. Viewed on 7/27/2015

https://www.utswmedicine.org/conditions-specialties/primary-care/geriatrics/immunizations-for-seniors.html 4. National Council on Aging (NCOA). Flu+You. Retrieved June 28, 2012, from http://www.ncoa.org/improve-health/community-education/flu--you/. Stefanacci, R.G. (2012). To the point: Meeting vaccination quality measures for older adults. Annals of Long-Term Care, 20(1), 28-31.

Don't Be Blue With the Flu!

Influenza (also known as the flu) is a contagious respiratory illness caused by flu viruses. It can cause mild to severe illness, and at times can lead to death. The flu is different from a cold. The flu usually comes on suddenly. People who have the flu often feel some or all of these symptoms:

- Fever* or feeling feverish/chills
- Cough
- Sore throat
- Runny or stuffy nose
- Muscle or body aches
- Headaches
- Fatigue (tiredness)
- Some people may have vomiting and diarrhea, though this is more common in children than adults.
- * It's important to note that not everyone with flu will have a fever.

Flu Complications

Most people who get influenza will recover in a few days to less than two weeks, but some people will develop complications (such as pneumonia) as a result of the flu, some of which can be life-threatening and result in death.

Pneumonia, bronchitis, sinus and ear infec-

tions are examples of complications from flu. The flu can make chronic health problems worse. For example, people with asthma may experience asthma attacks while they have the flu, and people with chronic congestive heart failure may experience worsening of this condition that is triggered by the flu.

People at High Risk from Flu

Anyone can get the flu (even healthy people), and serious problems related to the flu can happen at any age, but some people are at high risk of developing serious flu-related complications if they get sick. This includes people 65 years and older, people of any age with certain chronic medical conditions (such as asthma, diabetes, or heart disease), pregnant women, and young children.

What are the emergency warning signs of flu sickness in adults?

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting
- Flu-like symptoms that improve but then return with fever and worse cough

Source: CDC

Flu vs Cold

Signs and Symptoms	Influenza	Cold
Symptom onset	Abrupt	Gradual
Fever	Usual; lasts 3-4 days	Rare
Aches	Usual; often severe	Slight
Chills	Fairly common	Uncommon
Fatigue, weakness	Usual	Sometimes
Sneezing	Sometimes	Common
Stuffy nose	Sometimes	Common
Sore throat	Sometimes	Common
Chest discomfort, cough	Common; can be severe	Mild to moderate; hacking cough
Headache	Common	Rare

Flu Shots Available at Senior Centers

Yearly flu vaccination has already begun in some locations in York County and will continue throughout the flu season.

The best place to start is to consult your physician to see if you can get a flu shot at the physician's office. This is especially important if you are covered by a Medicare Advantage Health Plan. Some Advantage Plans require that you get the shot from your primary care physician. Call your plan to confirm.

Today there are numerous location options for flu shots, including physician's offices,

many grocery stores, pharmacies, and other retail outlets. Flu Shot Clinics will be offered at some York County Senior Centers.

Clinic dates are shown along with specific details. Be sure to bring your Medicare card and any other insurance cards to the clinic of your choice.

Delta Area Senior Center

5 Pendyrus Street, Suite 1, Delta Tuesday, September 13, 9:00 AM – 11:00 AM Pre-registration is not required.

Deadline Extended to Apply for Property Tax/ Rent Rebate Program

The Property Tax/Rent Rebate program deadline for older adults and residents with disabilities to apply for rebates of rent and property taxes paid in 2015 has been extended from June 30 to December 31, 2016.

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters; half of Social Security income is excluded.

It costs nothing to apply for a rebate, and the Pennsylvania Department of Revenue reminds residents that the free application is available at hundreds of locations across the state, including Department of Revenue district offices, online at www.revenue.pa.gov or by calling toll-free 1-888-222-9190, at local Area Agencies on Aging, senior centers and state legislators' offices.

Since the Property Tax/Rent Rebate Program's 1971 inception, older and disabled adults have received more than \$5.9 billion in property tax and rent relief. The program is funded by the Pennsylvania Lottery and revenue from slots gaming.

Claimants who already applied for rebates may check the status of claims online at www.revenue.pa.gov or by calling, toll-free, 1-888-PATAXES.

Flu shots and pneumococcal vaccines are covered by Medicare Part B. Contact your plan to determine coverage if you receive your Medicare benefits from a Medicare Advantage Plan.

Northeastern Senior Community Center

131 Center Street, Mount Wolf Tuesday, September 27, 9:00 AM – 10 AM Registration is required by calling 266-1400.

Stewartstown Senior Center

26 South Main Street, Stewartstown Monday, September 26, 9:00 AM -11:30 AM Pre-registration is required by September 19 by calling 993-3488.

Windy Hill on the Campus

1472 Roth's Church Rd, Spring Grove Thursday, September 8, 8:30 AM-11:00 AM Pre-registration is required by calling 225-0733.

November is National Caregivers Month

Caring for Yourself

Taking care of yourself is one of the most important things you can do as a caregiver. This could mean asking family members and friends to help out, doing things you enjoy, using adult day care services, or getting help from a local home health care agency. Taking these actions can bring you some relief. It also may help keep you from getting ill or depressed.

How to Take Care of Yourself Here are some ways you can take care of yourself:

- Ask for help when you need it.
- Join a caregiver's support group.
- Take breaks each day.
- Spend time with friends.
- Keep up with your hobbies and interests.
- Eat healthy foods.
- Get exercise as often as you can.
- See your doctor on a regular basis.
- Keep your health, legal, and financial information up-to-date.

Getting help

Everyone needs help at times. It's okay to

"Seeing It from the Other Side" Caregiver Seminar

Join American Association of Retired Persons (AARP) and the York County Area Agency on Aging (YCAAA) for an educational event by dedicated to family caregivers on Wednesday, October 19 at Zion United Methodist Church, 1030 Carlisle Aveue in York. This seminar, presented by Kathy Tuckey, MA, PAC Mentor Trainer with Positive Approach, LLC, will provide practical techniques to caregiving for family members who care for loved ones with dementia or other related brain changes. To accommodate caregiver schedules, there will be two repeat sessions held: one in the morning from 10:00 a.m. - 12:00 Noon, and one in the afternoon from 2:30 p.m. – 4:30 p.m. Each 2 hour session will offer the same content, focused on helping family members better understand how it feels to be living with the challenges and changes that accompany various forms of dementia so that life can be lived fully and well. Join us on October 19 by registering in advance at 1-877-926-8300 or https://aarp.cvent.com/CaregivingYork1019. Refreshments and a light lunch will be offered to all registered attendees. There is no charge for this event.

ask for help and to take time for yourself. However, many caregivers find it hard to ask for help. You may feel:

- You should be able to do everything yourself
- That it's not alright to leave the person with someone else
- No one will help even if you ask
- You don't have the money to pay someone to watch the person for an hour or two

If you have trouble asking for help, try using some of the tips below.

- It's okay to ask for help from family, friends, and others. I don't have to do everything myself.
- Ask people to help out in specific ways like making a meal, visiting the person, or taking the person out for a short time.
- Join a support group to share advice and understanding with other caregivers.
- Call the Area Agency on Aging for help with in-home community services including adult day care services when you need it.
- Use national and local resources to find out how to pay for some of this help.

You may want to join a support group of Alzheimer's disease caregivers in your area or on the Internet. Contact the Alzheimer's Association's Helpline 24 hours a day / 7 days a week at 24/7 Helpline: 1-800-272-3900 for information and support groups in the area. Or visit their website at www.alz.org/.

If you are a veteran or are caring for one, the Veterans Administration might be of help to you. To learn more, visit their caregivers' website at www.caregiver.va.gov. You might also call their toll-free support line at 1-855-260-3274.

You can also call the Alzheimer's disease Education and Referral Center at no cost. The phone number is 1-800-438-4380. Visit their website at www.nia.nih.gov/alzheimers.

Your emotional health

You may be busy caring for the person with Alzheimer's disease and don't take time to think about your emotional health. But, you need to. Caring for a person with Alzheimer's disease takes a lot of time and effort. Your job as caregiver can become even harder when the person you're caring for gets angry with you, hurts your feelings, or forgets who you are. Sometimes, you may feel really discouraged, sad, lonely, frustrated, confused, or angry. **These feelings are normal.**

Here are some things you can say to yourself that might help you feel better:

- I'm doing the best I can.
- What I'm doing would be hard for anyone.
- I'm not perfect, and that's okay.
- I can't control some things that happen.
- Sometimes, I just need to do what works for right now.
- Even when I do everything I can think of, the person with Alzheimer's disease will still have problem behaviors because of the illness, not because of what I do.
- I will enjoy the moments when we can be together in peace.
- I will try to get help from a counselor if caregiving becomes too much for me.

Meeting your spiritual needs

Many of us have spiritual needs. Going to a church, temple, or mosque helps some people meet their spiritual needs. They like to be part of a faith community. For others, simply having a sense that larger forces are at work in the world helps meet their spiritual needs. If you are the caregiver of a person with Alzheimer's disease, you may need more spiritual resources than others do.

Meeting your spiritual needs can help you:

- Cope better as a caregiver
- Know yourself and your needs
- Feel recognized, valued, and loved
- Become involved with others
- Find a sense of balance and peace

Other caregivers made these suggestions to help you cope with your feelings and spiritual needs:

- Understand that you may feel powerless and hopeless about what's happening to the person you care for.
- Understand that you may feel a sense of loss and sadness.
- Understand why you've chosen to take care of the person with Alzheimer's disease. Ask yourself if you made this choice out of love, loyalty, a sense of duty, a religious obligation, financial concerns, fear, a habit, or selfpunishment.
- Let yourself feel day-to-day "uplifts." These might include good feelings about the person you care for, support from other caring people, or time to spend on your own interests and hobbies.
- Keep a connection to something "higher than yourself." This may be a belief in a higher power, religious beliefs, or a belief that something good comes from every life experience.

Source: National Institute on Aging, "Caring for a Person with Alzheimer's Disease: Your Easy-to-Use Guide", www.nia.nih.gov

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York Director: Robin Beatty-Smith

Phone: 848-3610

Hours: Monday-Friday, 9:00 AM - 4:00 PM

Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta Director: Kim Maglaughlin

Phone: 456-5753

Hours: Monday- Friday, 7:00 AM -2:00 PM Website: www.deltaseniorcenter.net

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg Director: Scott Shughart

Phone: 432-2216

Hours: Monday- Friday, 8:00 AM- 3:00 PM

GOLDEN CONNECTIONS COMMUNITY CENTER, INC.

20-C Gotham Place, Red Lion Director: Heather Goebeler

Phone: 244-7229

Hours: Monday-Friday, 7:30 AM-2:30 PM Website: www.redlionseniorcenter.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover Director: Emma Crossley

Phone: 292-7471

Hours: Monday-Friday, 8:00 AM- 3:00 PM Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR **COMMUNITY CENTER**

P.O. Box 386

131 Center St., Mount Wolf Director: Deb Davis

Phone: 266-1400

Hours: Monday-Friday, 8:00 AM -2:00 PM Website: http://www.mtwolf.org/SeniorCenter/

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry

Director: Jen Washburn Phone: 938-4649 or 938-4640

Hours: Monday through Friday, 8:30-3:00 PM Website: www.redlandseniorcenter.org

SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York Director: Susan K. Jones

Phone: 848-4417

Hours: Monday-Friday, 8:00 AM- 4:00 PM

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom

Director: Sandy Wehr Phone: 235-6060

Hours: Monday- Friday, 8:00 AM-3:00 PM www.southcentralyorkcountysrctr.webs.com

STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown

Director: Rosie Horton Phone: 993-3488

Hours: Monday-Friday, 8:30 AM-3:00 PM

Website: www.stewsenior.org

SUSQUEHANNA SENIOR CENTER, INC.

2427 Craley Road, Wrightsville Director: Trena Howard

Phone: 244-0340

Hours: Monday-Friday, 8:00 AM - 2:30 PM Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER, INC.

27 South Broad St., York Director: Lisa Krout Phone: 843-9704

Hours: Monday-Friday, 8:00 AM- 4:00 PM Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS, INC.

1472 Roth's Church Road, Suite 103, Spring Grove

Director: Tammy Miller Phone: 225-0733

Hours: Monday-Friday, 8:30 AM- 2:30 PM Website: www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER, INC.

509 Pacific Avenue, York Director: Jennifer Stitzel Phone: 854-0693

Hours: Monday-Friday, 8:00 AM-3:00 PM Website: www.yorktownseniorcenter.org

StAGEs Fall Session Offered

There's something funny going on at DreamWrights Center for Community Arts. StAGEs, a theatre arts program designed specifically for the 55 and over crowd, is entertaining, challenging, and intriguing participants. StAGEs is designed to support older adults' healthy and positive aging through a participatory theatre arts experience. Among the program's goals are skill mastery and social engagement – fundamental components that address learning principles for older adults. Inspired by the National Council on Creative Aging (NCCA), StARTSomething, the Cultural Alliance of York and DreamWrights have partnered to offer this unique theatre arts program.

Led by NCAA-trained theatre artists, Christina Myers and Luke MacCloskey, the StAGEs group experiments with theatrical techniques to play games, tell stories, create plot and characters, and build new friendships. No experience is necessary to join. Meet new people, make art, and enjoy the benefits of "creative aging."

DreamWrights offered an eight week series during the summer months. This series had a scene study focus, some script-scene study work, and improv. Funding was secured through a Creative

Impact Award from the Cultural Alliance and StARTSomething helped to support this program.

The fall sessions will be held from 10:00 a.m. to 11:30 a.m. on Mondays and Thursdays from September 19 to October 27. Accommodations will be provided for those with physical limitations and/or stage fright. Enrollment is limited to 20 participants with a nominal fee of \$5 per session. Full scholarships

are available upon request. StAGEs will meet at DreamWrights, 100 Carlisle Avenue, York. DreamWrights is handicapped accessible with free, offstreet parking. For more information or to register, please call DreamWrights at 717-848-8623 x221.



Handling and Preparing Food Safely

Foodborne pathogens are sneaky. Food that appears completely fine can contain pathogens – disease-causing bacteria, viruses, or parasites – that can make you sick. You should never taste a food to determine if it is safe to eat.

As an older adult, it is especially important that you, or those preparing your food, are always careful with food handling and preparation.

Four Basic Steps to Food Safety

1. Clean: Wash hands and surfaces often

Bacteria can spread throughout the kitchen and get onto hands, cutting boards, utensils, counter tops, and food.

To ensure that your hands and surfaces are clean, be sure to:

- Wash hands in warm soapy water for at least 20 seconds before and after handling food and using the bathroom, changing diapers, and handling pets.
- Wash cutting boards, dishes, utensils, and counter tops with hot soapy water after preparing each food item.
- Consider using paper towels to clean up kitchen surfaces. If using cloth towels, launder them often in the hot cycle of the washing machine.
- Rinse fresh fruits and vegetables, and rub firm-skin fruits and vegetables under running tap water, including those with skins and rinds that are not eaten. Scrub firm produce with a clean produce brush.
- With canned goods: remember to clean lids before opening.

2. Separate: Don't cross-contaminate

Cross-contamination occurs when bacteria are spread from one food product to another. This is especially common when handling raw meat, poultry, seafood, and eggs. The key is to keep these foods – and their juices – away from ready-to-eat foods.

To prevent cross-contamination, remember to:

- Separate raw meat, poultry, seafood, and eggs from other foods in your grocery shopping cart, grocery bags, and in your refrigerator.
- Never place cooked food on a plate that previously held raw meat, poultry, seafood, or eggs without first washing the plate with hot soapy water.
- Don't reuse marinades used on raw foods unless you bring them to a boil first
- Consider using one cutting board only for raw foods and another only for ready-to-eat foods, such as bread, fresh fruits and vegetables, and cooked meat.

3. Cook: Cook to safe temperatures

Food is safely cooked when it reaches a high enough internal temperature to kill the harmful bacteria that cause illness.

To ensure that your foods are cooked safely, always:

- Use a food thermometer to measure the internal temperature of cooked foods. Check the internal temperature in several places to make sure that the meat, poultry, seafood, eggs or dishes containing eggs are cooked to safe minimum internal temperatures.
- Cook ground beef to at least 160 °F and ground poultry to a safe minimum internal temperature of 165 °F. Color of food is not a reliable indicator of safety or doneness.
- Cook seafood to 145 °F. Cook shrimp, lobster, and crab until they turn red and the flesh is pearly opaque. Cook clams, mussels, and oysters until the shells open. If the shells do not open, do not eat the seafood inside.
- Cook eggs until the yolks and whites are firm. Use only recipes in which the eggs are cooked or heated to 160 °F.

York County Area Agency on Aging 100 W. Market Street York, PA 17401 (717) 771-9610 PRESORTED STANDARD U.S. POSTAGE PAID HARRISBURG, PA PERMIT NO. 75

- Cook all raw beef, lamb, pork, and veal steaks, roasts, and chops to 145 °F with a 3-minute rest time after removal from the heat source.
- When cooking in a microwave oven, cover food, stir, and rotate for even cooking. If there is no turntable, rotate the dish by hand once or twice during cooking. Always allow standing time, which completes the cooking, before checking the internal temperature with a food thermometer.
- Bring sauces, soups, and gravy to a boil when reheating.

4. Chill: *Refrigerate promptly*

Refrigerate foods quickly because cold temperatures slow the growth of harmful bacteria. Do not over-stuff the refrigerator. Cold air must circulate to help keep food safe. Keeping a constant refrigerator temperature of 40 °F or below is one of the most effective ways to reduce risk of foodborne illness.

To chill foods properly:

- Refrigerate or freeze meat, poultry, eggs, seafood, and other perishables within 2 hours of cooking or purchasing. Refrigerate within 1 hour if the temperature outside is above 90 °F.
- Never thaw food at room temperature, such as on the counter top. It is safe to thaw food in the refrigerator, in cold water, or in the microwave. If you thaw food in cold water or in the microwave, you should cook it immediately.
- Always marinate food in the refrigerator.
- Divide large amounts of food into shallow containers for quicker cooling in the refrigerator.

For more information visit the FDA's website at http://www.fda.gov/educationresourcelibrary or contact their toll free Food Safety and Applied Nutrition Safe Food Information Line at 1-888-723-3366.